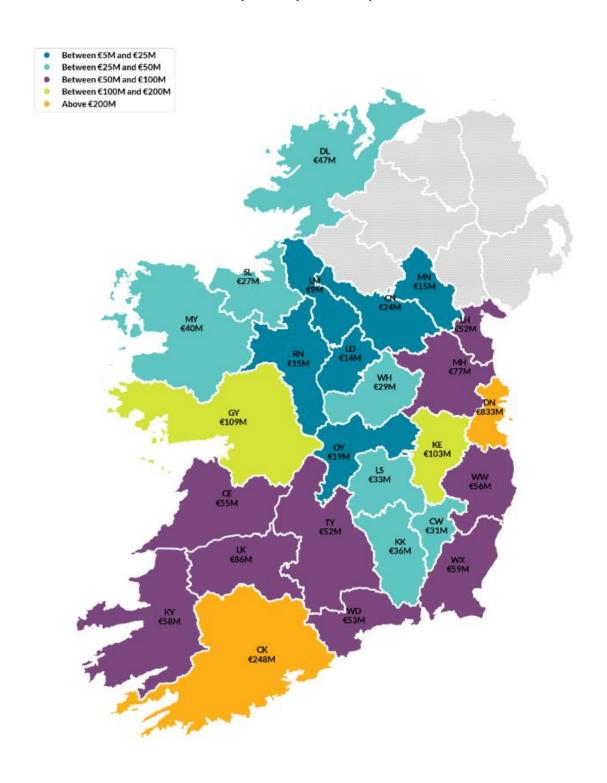
Monthly Card Payment Statistics

June 2024

Key Points – Monthly Card Payment Statistics¹

Chart 1: Total Contactless Payments per County in June 2024



¹ Monthly Card Payments data now available on the Central Bank of Ireland Open Data Portal



Monthly Card Payment Statistics

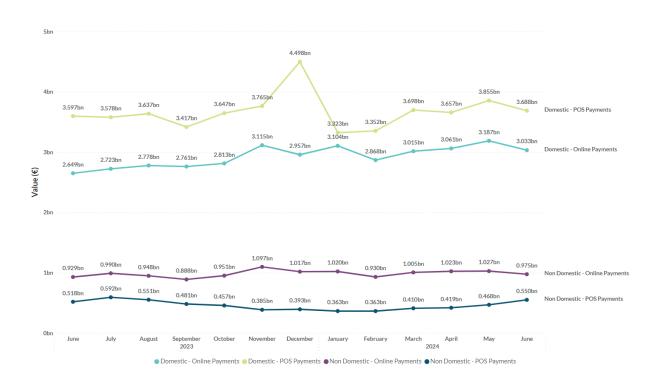
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- Total value of Card Payment transactions in Ireland amounted to €6.72 billion in June a decline of 4.55 per cent in comparison to May's value of €7.04 billion. Similarly, total number of Card Payment transactions in Ireland declined by 4.94 per cent from 192.23 million to 182.73 million respectively.
- Of the total value of Card Payment transactions in Ireland, 'Contactless Payments' made up 32.4 per cent (€2.181 billion).
 - Notably, the only two counties that exceeded the €200 million mark in June are Dublin and Cork, which accumulate the majority of Contactless Payments, amounting to €833 million and €248 million respectively. Both counties account for 49.6 per cent of overall Contactless Payments in Ireland. (See chart 1)
 - Counties that accounted for the lowest value of Contactless Payments in June fell into the '5 million to 25 million' bracket. Interestingly, Leitrim amounts to the lowest value totalling €9 million, followed by the midland counties, Longford (€14 million), Monaghan (€15 million), Roscommon (€15 million), Offaly (€19 million) and Cavan (€24 million). (See chart 1)
- In addition, Mobile Wallet/NFC payments accounted for €1.293 billion (59 per cent) of overall Contactless Payments. Similarly, in comparison to May, Mobile Wallet/NFC payments made up 58.6 per cent of total Contactless Payments.
- Cash Withdrawals in Ireland dropped by 8.7 per cent, declining from €1.136 billion in May to €1.037 billion in June. In comparison to year on year change, domestic cash withdrawals declined by 9.69 per cent (€111 million) from €1.148 billion in June 2023 to €1.037 billion in June 2024.

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Chart 2: Remote and Non-Remote Transactions

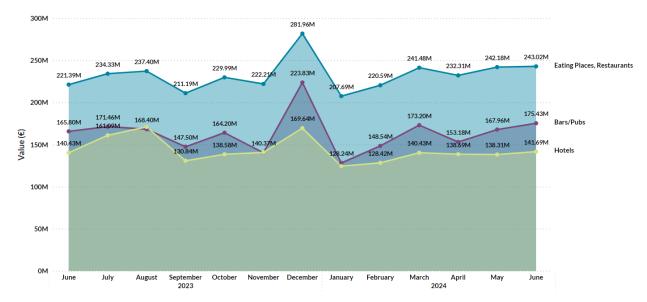


- Total value of Card transactions declined by 3.41 per cent from €8.54 billion in May to €8.24 billion in June. Similarly, total number of card transactions declined by 3 per cent, dropping by 6.81 million, from 225.37 million in May to 218.55 million in June.
- This decline is mainly driven domestically, with value of POS and online payments falling by 4.33 per cent and 4.83 per cent respectively. Domestic POS transactions declined by €167 million from €3.855 billion in May to €3.688 billion in June and Domestic Online Payments fell by €154 million from €3.187 billion in May to €3.033 billion in June. (See chart 2)
- Interestingly, in comparison to year on year change both June domestic POS and Online payments have increased, growing by 2.53 per cent (€91 million) and 14.48 per cent (€384 million) respectively. (See chart 2)
- Notably, the value of non-domestic POS transactions increased by 17.54 per cent from €468 million in May to €550 million in June. Interestingly, non-domestic online payments did not follow suit with transactions falling by 5.1 per cent, from €1.027 billion in May to €975 million in June. In contrast to June 2023, both non-domestic POS and online payment transactions have increased by 6.23 per cent (€32 million) and 4.98 per cent (€46 million) respectively. (See chart 2)

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Chart 3: Restaurants, Bars/Pubs and Hotel Transactions increase in Ireland as Concert Season Commences.



Concert season began in June, which saw domestic spending in Restaurants, Bars/Pubs and Hotels increase. In value terms, spending in all three sectors increased in June in comparison to May. Restaurants increased by 0.35 per cent (€840 thousand) month on month. Notably, in comparison to June 2023, Restaurant spending increased by 9.77 per cent (€21.63 million) from €221.39 million to €243.02 million. Value of spending in Bars/Pubs grew by 4.45 per cent (€7.47 million) month on month. Similarly, since this time last year, spending in Bars/Pubs has grown by 5.8 per cent (€9.63 million). Lastly, Hotel spending increased by 2.44 per cent (€3.38 million) in June in comparison to May values. Interestingly, in contrast to June 2023, Hotel spending gained the least out of all three sectors, only increasing by 0.9 per cent (€1.26 million).



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Explanatory notes

- The collected data relates to cards issued to Irish resident households' only
- No breakout between credit and debit card activity is collected
- Within Cash withdrawals, this includes both ATM cash withdrawals and "cashback" transactions at Point of Sale (POS) terminals
- The data collection includes some changes in the reporting population that arises following the entry and exit of resident reporting agents in the market
- Full reporting requirements for this dataset